



Please type a plus sign (+) inside this box →



PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number	09/712,358
Filing Date	November 14, 2000
First Named Inventor	William Fitzpatrick et al.
Group Art Unit	Not yet assigned
Examiner Name	Not yet assigned
Attorney Docket Number	4034-32

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
CRK	1	5,132,899		Fox	07/21/1992	
CRK	2	5,710,889		Clark et al.	01/20/1998	
CRK	3	5,890,140		Clark et al.	03/30/1999	
CRK	4	5,918,217		Maggioncalda et al.	06/29/1999	
CRK	5	5,245,535		Weiss et al.	09/14/1993	
CRK	6	5,214,579		Wolfberg et al.	05/25/1993	
CRK	7	4,774,663		Musmanno et al.	09/27/1988	
CRK	8	4,823,265		Nelson	04/18/1989	
CRK	9	5,210,687		Wolfberg et al.	05/11/1993	
CRK	10	5,231,571		D'Agostino	07/27/1993	
CRK	11	5,262,942		Earle	11/16/1993	
CRK	12	5,270,922		Higgins	12/14/1993	
CRK	13	5,297,032		Trojan et al.	3/22/1994	

FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No. ¹	U.S. Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				

Examiner Signature

Charles R. Jr

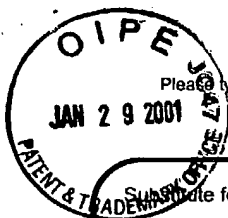
Date Considered

4/26/04

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



Please type a plus sign (+) inside this box →



PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 2 of 2

Complete if Known

Application Number	09/712,358
Filing Date	November 14, 2000
First Named Inventor	William Fitzpatrick et al.
Group Art Unit	Not yet assigned
Examiner Name	Not yet assigned
Attorney Docket Number	4034-32

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
CRK	14	5,692,233		Garman	11/25/1997	
CRK	15	5,706,442		Anderson et al.	01/06/1998	
CRK	16	5,784,696		Melnikoff	07/21/1998	
CRK	17	5,806,049		Petruzzi	09/08/1998	
CRK	18	5,893,079		Cwenar	04/06/1999	
CRK	19	5,913,202		Motoyama	06/15/1999	
CRK	20	5,930,774		Chennault	07/27/1999	
CRK	21	5,933,816		Zeanah et al.	08/03/1999	
CRK	22	5,940,809		Musmanno et al.	08/17/1999	
CRK	23	5,946,666		Nevo et al.	08/31/1999	

FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No. ¹	U.S. Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁵
		Office ³	Number ⁴	Kind Code ⁵ (if known)				

Examiner
Signature

Charles R. [Signature]

Date
Considered

4/26/04

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#2
mm
327d

In re application of: William Fitzpatrick et al. Group Art Unit: Not yet assigned
Serial No.: 09/712,358 Examiner: Not yet assigned
Filed: November 14, 2000 Docket No.: 4034-32
For: **BROWSER INTERFACE AND NETWORK BASED
FINANCIAL SERVICE SYSTEM**

Morristown, New Jersey 07962
January 25, 2001

Hon. Commissioner of Patents and Trademarks
Washington, DC 20231

Sir:

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.97(b)**

In accordance with the duty of disclosure under 37 CFR. §1.56, Applicant hereby notifies the U.S. Patent and Trademark Office of the following documents, which are listed on the attached PTO-1449A Form. The Examiner may deem these documents to be relevant to patentability of the claims of the above-identified application. A copy of each of the documents is enclosed for convenience of the Examiner.

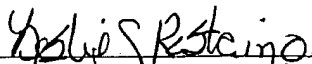
The submission of the listed documents is not intended as an admission that any of the documents constitutes prior art against the claims of the present application. Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application.

Applicants respectfully request that the listed documents be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO-1449A be returned in accordance with MPEP §609.

It is understood that no fee is necessary for submission of this Information Disclosure Statement, as it is being filed before the later of three months from the filing date or the mailing of the first Office action on the merits.

The Commissioner is hereby authorized to charge payment of any fees associated with this application or credit any overpayment to Deposit Account No. 50-0444.

Respectfully submitted,


Leslie Gladstone Restaino
Reg. No. 38,893

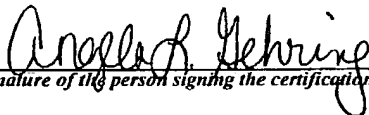
Enclosures

Riker, Danzig, Scherer, Hyland & Perretti, LLP
Headquarters Plaza
One Speedwell Avenue
P.O. Box 1981
Morristown, New Jersey 07962-1981
(973) 538-0800

Dated: January 25, 2001

Certificate of Mailing by First Class Mail

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to the Assistant Commissioner of Patents, Washington, D.C. 20231 on.


Signature of the person signing the certification

Angela L. Gehring
Printed or typed name of the person signing the certificate

January 25, 2001
Date



Please type a plus sign (+) inside this box →



Approved for use through 10/31/2002. OMB 0651-0031
Patent and Trademark Office U.S. Department of Commerce

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number	09/712,358
Filing Date	November 14, 2000
First Named Inventor	William Fitzpatrick et al.
Group Art Unit	Not yet assigned
Examiner Name	Not yet assigned
Attorney Docket Number	4034-32

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Petitions to the Commissioner <input type="checkbox"/> Request For Corrected Filing Receipt With A Copy Of the Official Receipt <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement Form PTO-1449 <u>23</u> References <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) - <u> </u> Sheets <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Small Entity Statement <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) <u> </u>	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Withdrawal of attorney as Attorney or Agent <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): <div style="border: 1px solid black; padding: 5px; margin-top: 5px;">Return Receipt Postcard</div>
<div>Remarks</div>		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Leslie Gladstone Restaino, Reg. No. 38,893		
Signature			
Date	January 25, 2001		

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on this date 1/25/01

Type or printed name	Angela L. Gehring		
Signature		Date	January 25, 2001

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.